

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Vincent E Pratt
Debtor(s)

Bankruptcy Case No.: 15-20229-CMB

Chapter: 7
Docket No.: 84 – 71
Concil. Conf.: January 24, 2019 at 10:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 3, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 17, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 24, 2019 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 17, 2018

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Vincent E Pratt
 Debtor

Case No. 15-20229-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: kthe
 Form ID: 410

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db
 13985378 +Vincent E Pratt, 12 Collins Avenue, Uniontown, PA 15401-3806
 13985379 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 13985380 +CFC, 1807 W. Diehl Road, Naperville, IL 60563-1890
 13985384 +CFC, 1807 W. Diehl Road, Napperville, IL 60563-1890
 13985385 +Direct TV, 507 Prudential Road, Horsham, PA 19044-2308
 13985386 +Dish Newrork, PO Box 3097, Bloomington, IL 61702-3097
 13985386 +Exxon Mobil/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
 13985389 +First Data Merchant, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
 13985390 +First Data Merchant SVCS, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
 13985391 +First National Bank of Pennsylvania, PO Box 129, Monroeville, PA 15146-0129
 13985392 +GE Capital, 500 Summit Lake Drive, Valhalla, NY 10595-1340
 13985393 +GE Money Retail Bank, 4340 S.Monaco Street, 2nd Floor, Denver, CO 80237-3485
 13985397 +M&T Bank, c/o McCabe, Weisberg & Conway, 123 South Brod Street, Ste 1400, Philadelphia, PA 19109-1060
 13985398 +Medical Health Care/Uniontown Hospital, 91614th St, PO Box 988, Harrisburg, PA 17108-0988
 13985402 +Moontgomery Wards/Home Visions, 1112 7th Avenue, Monroe, WI 53566-1364
 13985404 +Pennsylvania Housing Finance, 2101 N. Front Street, Harrisburg, PA 17110-1086
 13985407 Sears, 133200 Smith Road, Cleveland, OH 44130
 13985408 +Sprint, PO Box 57547, Jacksonville, FL 32241-7547
 13985409 +Sunoco Citi Bank, PO Box 6497, Sioux Falls, SD 57117-6497
 13985410 +Sunoco/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
 13985412 WEBBABJ/DFS, PO Boix 81607, Austin, TX 787081607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13992104 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 18 2018 02:42:43
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
 Oklahoma City, OK 73124-8848
 14009389 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 18 2018 02:42:51
 American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14018336 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 18 2018 02:42:43
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 13989306 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 18 2018 02:42:43
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 13992102 E-mail/PDF: resurgentbknofications@resurgent.com Oct 18 2018 02:31:53 CACH, LLC,
 PO Box 10587, Greenville SC 29603-0587
 14013962 +E-mail/Text: bncmail@w-legal.com Oct 18 2018 02:34:05 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13985381 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 18 2018 02:31:47 Capital One Bank,
 PO Box 30281, Salt Lake City, UT 84130-0281
 14003103 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 18 2018 02:31:47
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13986160 +E-mail/Text: bankruptcy@cavps.com Oct 18 2018 02:34:10 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13985382 +E-mail/PDF: creditonebknofications@resurgent.com Oct 18 2018 02:32:16 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 13985388 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 18 2018 02:34:18 Fingerhut,
 6250 Ridgewood Road, St. Cloud, MN 56303-0820
 13985387 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 18 2018 02:34:18 Fingerhut,
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 13985394 +E-mail/PDF: gecsed@recoverycorp.com Oct 18 2018 02:31:28 GECPBPAYSMARTCONN,
 PO Box 965005, Orlando, FL 32896-5005
 14051676 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Oct 18 2018 02:34:30
 Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809,
 Fountain Valley, CA 92728-0809
 13985395 +E-mail/PDF: gecsed@recoverycorp.com Oct 18 2018 02:32:11 JC Penneys, PO Box 965007,
 Orlando, FL 32896-5007
 13985396 +E-mail/PDF: gecsed@recoverycorp.com Oct 18 2018 02:31:30 Lowes, PO Box 965005,
 Orlando, FL 32896-5005
 14001071 E-mail/Text: camanagement@mtb.com Oct 18 2018 02:33:24 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240
 13985399 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 02:33:54 Midland Credit Mgmt.,
 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
 13985400 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 02:33:54 Midland Funding,
 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
 13985401 +E-mail/Text: bankruptcy@sccompanies.com Oct 18 2018 02:34:41 Montgomery Wards,
 1112 7th Avenue, Monroe, WI I 53566-1364
 13985403 +E-mail/Text: ext_ebn_inbox@navyfederal.org Oct 18 2018 02:34:39 Navy FCU, PO Box 3700,
 Merrifield, VA 22119-3700
 13997074 E-mail/Text: ext_ebn_inbox@navyfederal.org Oct 18 2018 02:34:39 Navy Federal Credit Union,
 PO Box 3000, Merrifield, VA 22119-3000

District/off: 0315-2

User: kthe
Form ID: 410

Page 2 of 2
Total Noticed: 50

Date Rcvd: Oct 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13985405 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2018 02:53:54
Portfolio Recovery, Riverside Commerce Center, 120 Corporate Blvd. Ste 100,
Norfolk, VA 23502
14050632 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2018 02:54:10
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13985406 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2018 02:31:51 Sams Club, 4125 Windward Plz.,
Alopharetta, GA 30005-8738
14013103 +E-mail/Text: bankruptcy@sccompanies.com Oct 18 2018 02:33:10 Stoneberry,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13985411 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 18 2018 02:33:12
Verizon, 500 Technology Dr. Ste 300, Weldon Spring, MO 63304-2225
13985413 E-mail/Text: bnc-bluestem@quantum3group.com Oct 18 2018 02:34:18 WEBBANK/GETTINTON,
6509 Flying Cloud Drive, Eden Prarie MN 553443307
13985414 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2018 02:31:30 Walmart, PO Boix 965024,
Orlando, FL 32896-5024
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
13985383* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor M&T BANK bkggroup@kmlawgroup.com
Joseph E. Fieschko, Jr. on behalf of Debtor Vincent E Pratt joe@fieschko.com, rcfishko@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com
TOTAL: 5